## **PROCLAMATION**

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## Covernor of the State of Texas

TO ALL TO WHOM THESE PRESENTS SHALL COME:

Pursuant to Article IV, Section 14 of the Texas Constitution, I, Ann W. Richards, Governor of Texas, do hereby veto H.B. 739 because of the following objections:

The increase in interest rates on small consumer loans contained in this bill is not warranted. At a time of historically low interest rates, raising the cost of borrowing money to those unable to obtain credit from any other source cannot be justified.

The Secretary of State shall take notice of this action and notify the Legislature.

IN TESTIMONY WHEREOF, I have hereunto signed my name officially and caused the seal of the State to be affixed hereto at Austin, this 24th day of May, 1991.

Ann W. Richards Governor of Texas

